Case 07-24054 Doc 1 Filed 12/21/07 Entered 12/21/07 10:49:37 Desc Main Document Page 1 of 47

	States Bank thern District			<u> </u>			Volu	ıntary Petition
Name of Debtor (if individual, enter Last, First, Daniel, Rickey D.	Middle):			of Joint De	ebtor (Spouse M.	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years				used by the I maiden, and			years
Last four digits of Soc. Sec./Complete EIN or ot xxx-xx-3839	her Tax ID No. (if mo	ore than one, state		our digits o		omplete EIN	or other Tax	(ID No. (if more than one, state all)
Street Address of Debtor (No. and Street, City, a 2412 Durness Court Crest Hill, IL	_	ZIP Code 60403	24		Joint Debtoress Court L	(No. and Str	eet, City, an	ZIP Code 60403
County of Residence or of the Principal Place of Will	Business:		Count Wil	•	ence or of the	Principal Pla	ace of Busine	ess:
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	or (if differen	nt from stree	t address):
	Г	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	·		•					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check bo.)	eal Estate as 101 (51B) roker empt Entity x, if applicable exempt orga	e) anization	defined	er 7 er 9 er 11 er 12 er 13 er primarily co	of Cl of Check onsumer debts, § 101(8) as	napter 15 Pet a Foreign M napter 15 Pet a Foreign N e of Debts c one box)	
	under Title 26 Code (the Inter			States "incurred by an individual primarily for				
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to chattach signed application for the court's cons	ble to individuals or ideration certifying ule 1006(b). See Off napter 7 individuals	that the debto icial Form 3A. only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w	usiness debto necontingent li pare less than ith this petition were solici	defined in 1 or as defined iquidated del a \$2,190,000 on. ted prepetition	on from one or more
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distribution	erty is excluded and	administrati		es paid,		THIS	SPACE IS FO	OR COURT USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

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B1 (Official Form 1)(12/07) Page 2 Name of Debtor(s): Voluntary Petition Daniel, Rickey D. Daniel. Rita M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ John A. Reed **December 21, 2007** Signature of Attorney for Debtor(s) (Date) John A. Reed Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(12/07) Document Page 3 of 47

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Rickey D. Daniel

Signature of Debtor Rickey D. Daniel

X /s/ Rita M. Daniel

Signature of Joint Debtor Rita M. Daniel

Telephone Number (If not represented by attorney)

December 21, 2007

Date

Signature of Attorney*

X /s/ John A. Reed

Signature of Attorney for Debtor(s)

John A. Reed 02299909

Printed Name of Attorney for Debtor(s)

John A. Reed Ltd.

Firm Name

63 W. Jefferson Street # 200 Joliet, IL 60432

Address

Telephone Number

December 21, 2007

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Daniel, Rickey D. Daniel, Rita M.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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7	ĸ
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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	Rickey D. Daniel Rita M. Daniel		Case No.	
		Debtor(s)	Chapter	7
			-	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

8	8	<i>6</i> / v	•			
□ 4. I am 1 statement.] [Must l	not required to rec be accompanied by		_	, ,	-	applicable
mental defi	ncapacity. (Define ciency so as to be sponsibilities.);		- ,		•	
_ I	Disability. (Define reasonable effor		- , ,			
	Active military du	ty in a mili	tary combat	zone.		
□ 5. The Urequirement of 11 V	United States trusto U.S.C. § 109(h) do		- •		nined that the cr	redit counseling
I certify un	der penalty of po	erjury that	t the inform	ation provided a	bove is true an	d correct.
Signature of Debto	or: /s/ Rickey D	D. Daniel Daniel				
Date: December 2	1, 2007					

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

	Northern District of Illinois					
In re	Rickey D. Daniel Rita M. Daniel		Case No.			
		Debtor(s)	Chapter	7		
		JAL DEBTOR'S STATEMENT OF EDIT COUNSELING REQUIREME		IANCE WITH		
couns	C	to check truthfully one of the five sta ot do so, you are not eligible to file a		0 0		

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit
- counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

extra steps to stop creditors' collection activities.

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

8	8 8/ L	v		
☐ 4. I am not requestatement.] [Must be acco		•	efing because of: [Check the applicable n by the court.]	
	so as to be incapable	. , , , ,	as impaired by reason of mental illness or naking rational decisions with respect to	
	nable effort, to partic	. , , , ,	as physically impaired to the extent of bein ounseling briefing in person, by telephone,	\sim
☐ Active	military duty in a mil	itary combat zone		
☐ 5. The United Strequirement of 11 U.S.C.		1 2	tor has determined that the credit counseling	ıg
I certify under pe	nalty of perjury tha	it the information	n provided above is true and correct.	
Signature of Debtor:	/s/ Rita M. Daniel Rita M. Daniel			
Date: December 21, 2007				

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Rickey D. Daniel,		Case No.		
	Rita M. Daniel				
		Debtors	Chapter	7	
			-		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	19,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		20,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		6,280.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		71,488.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,866.04
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,298.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	19,650.00		
			Total Liabilities	98,368.51	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Rickey D. Daniel,		Case No.		
	Rita M. Daniel				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	1,280.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	5,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,280.00

State the following:

Average Income (from Schedule I, Line 16)	2,866.04
Average Expenses (from Schedule J, Line 18)	3,298.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,312.78

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,875.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,280.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		71,488.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		75,363.51

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B6A (Official Form 6A) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Misc Cash	J	25.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank account with West Suburban Bank	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit for House	J	1,300.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Misc Household Goods & Furnishings	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc Books & Pictures	J	100.00
6.	Wearing apparel.		Misc Clothing	J	300.00
7.	Furs and jewelry.		Misc Jewelry	J	150.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	2,675.00
(Total of this page)	

² continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Rickey D. Daniel,
	Rita M. Daniel

Case No.		

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			T)	Cotal of this page)	11 / 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Rickey D. Daniel,
	Rita M. Daniel

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	JOHIL OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	x		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	2007 Ford Focus	J	11,725.00
	other vehicles and accessories.	2002 Chevy Cavalier	J	5,250.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	x		
31.	Animals.	x		
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	x		

Sub-Total > (Total of this page)

16,975.00

Total >

19,650.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Misc Cash	735 ILCS 5/12-1001(b)	25.00	25.00
Checking, Savings, or Other Financial Accounts, Gank account with West Suburban Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Security Deposits with Utilities, Landlords, and Ot Security Deposit for House	<u>hers</u> 735 ILCS 5/12-1001(b)	1,300.00	1,300.00
Household Goods and Furnishings Misc Household Goods & Furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectible Misc Books & Pictures	es 735 ILCS 5/12-1001(a)	100.00	100.00
Wearing Apparel Misc Clothing	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Furs and Jewelry</u> Misc Jewelry	735 ILCS 5/12-1001(b)	150.00	150.00
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Ford Focus	735 ILCS 5/12-1001(c)	2,400.00	11,725.00
2002 Chevy Cavalier	735 ILCS 5/12-1001(c)	2,400.00	5,250.00

Total: 7,475.00 19,650.00

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B6D (Official Form 6D) (12/07)

In re	Rickey D. Daniel,
	Rita M. Daniel

Case No.		

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBHOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I N G	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx5669			Vehicle Loan	T	DATED			
Creditor #: 1 AmeriCredit Financial P.O. Box 183853 Arlington, TX 76096		J	2002 Chevy Cavalier		D			
			Value \$ 5,250.00	1			5,000.00	0.00
Account No.			Vehicle Loan	\Box			,	
Creditor #: 2 HSBC Auto Finance P.O. Box 19904 San Diego, CA 92177		J	2007 Ford Focus					
			Value \$ 11,725.00	1			15,600.00	3,875.00
Account No.			Value \$					
Account No.								
			Value \$	-				
continuation sheets attached			(Total of t	Subto			20,600.00	3,875.00
			(Report on Summary of Sc	To chedu			20,600.00	3,875.00

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B6E (Official Form 6E) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

■ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

2 continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Rickey D. Daniel,		Case No.	_
	Rita M. Daniel			
•		Debtors		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) **Domestic Support Obligations** Account No. Creditor #: 1 Ceceila M Hayes-Ruiz 0.00 c/o Office of Attorney General P.O. Box 659791 J San Antonio, TX 78265 1,280.00 1,280.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,280.00 1,280.00

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B6E (Official Form 6E) (12/07) - Cont.

In re	Rickey D. Daniel,		Case No.	
	Rita M. Daniel			
•		Debtors	- ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS LIQUIDATED Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2004 & 2005 Account No. Creditor #: 2 **Federal Income Tax Internal Revenue Service** 0.00 P.O. Box 21126 Philadelphia, PA 19114 J 5,000.00 5,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) 5,000.00 5,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 6,280.00 6,280.00

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B6F (Official Form 6F) (12/07)

In re	Rickey D. Daniel,		Case No	
	Rita M. Daniel			
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decice has no creation nothing unsecut								
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H		I G	GD-	SPUTED		AMOUNT OF CLAIM
Account No. xxx4106			Medical Bill	T	A T		Ī	
Creditor #: 1 Advanced Family Dental P.C. 2241 Theodore Street Crest Hill, IL 60435		J			E D			115.78
Account No. Axxxxxx0392			Medical Bill		П	T	†	
Creditor #: 2 Alexian Brothers Med Center c/o Illinois Collection Service P.O. Box 646 Oak Lawn, IL 60454		J						75.00
Account No. xxxxxxxx6320	\vdash		Medical Bill		Н	H	+	
Creditor #: 3 Assoc Pathologists of Joliet 330 N Madison St # 200A Joliet, IL 60435		J						
					Ш	L	_	106.79
Account No. Creditor #: 4 Brenda Daniel 1472 Rancho Drive Oklahoma City, OK 73119		J	Contingent creditor re: former marital debt	x				
								1.00
8 continuation sheets attached			(Total of t	Subt his 1			,	298.57

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No
_	Rita M. Daniel	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CD-TD-MODIG VALVE	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	DZLLQULDAFE	SPUTED	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx x0752			Deficiency re: vehicle Grand Am	Т	T E		
Creditor #: 5 CACH LLC 370 17th Street Denver, CO 80202	x	J			D		4,389.00
Account No. xxxx xxxx xxxx 8032	╁	+	Credit Card Purchases Lawsuit 07 SC 4435	-			
Creditor #: 6 Capital One Services P.O. Box 30285 Salt Lake City, UT 84130		J					
							1,368.91
Account No. Representing: Capital One Services			Blitt & Gaines, P.C. 661 Glenn Ave Wheeling, IL 60090				
Account No. xxxx xxxx 6502 XXXX	╀	┝	Credit Card Purchases Lawsuit 07 SC 2399	-			
Creditor #: 7 Capital One Services P.O. Box 30285 Salt Lake City, UT 84130		J	oredit Gard Furchases — Lawsuit 07 30 2333				1,273.54
Account No. AH x6361	╁	\vdash	Medical Bill	-	H		.,
Creditor #: 8 Cardiology Interpretation II P.O. Box 432 Channahon, IL 60410		J					25.00
Sheet no1 of _8 sheets attached to Schedule of		_	<u>.</u>	Subt	ota	l l	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,056.45

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No
	Rita M. Daniel	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	10	۱۲) 	AMOUNT OF CLAIM
Account No. xxx1270			Comcast Bill	'	E			
Creditor #: 9 CBA 25954 Eden Landing Hayward, CA 94541		J			D			259.00
Account No. xxxx xxxx xxxx 1028			Credit Card Purchases	T	T	T	1	
Creditor #: 10 Cortrust Bank P.O. Box 5431 Sioux Falls, SD 57117		J						198.68
Account No.	╁	\vdash	Misc Medical Bills	╁	\vdash	t	+	
Creditor #: 11 Creditors Collection Bureau Inc P.O. Box 63 Kankakee, IL 60901		J						2,647.00
Account No.	╁	T	Deficiency re: vehicle	+	\vdash	t	\dagger	
Creditor #: 12 Customized Auto Credit P.O. Box 310W916 Barrington, IL 60010	x	J						1,507.00
Account No.	t	T	Contingent creditor re: former marital debt	T	T	t	†	
Creditor #: 13 Danny Daniel 8290 N Linden Road Mount Morris, MI 48458		J		x				1.00
Sheet no. 2 of 8 sheets attached to Schedule of				Sub	tota	ıl		4,612.68
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)) [4,012.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community] c	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHIXGEXH	UNLIQUIDATED	۱ų	AMOUNT OF CLAIM
Account No. xxxxxxxx3321			Misc Charges		E		
Creditor #: 14 Dependon Collection Service Inc. P.O. Box 5906 River Forest, IL 60305		J			D		185.00
Account No. xxxx0509			Utility Bill	T	Т		
Creditor #: 15 Directv PO Box 6550 Greenwood Village, CO 80155-6550		J					236.26
			No. 71	╄	oppi	_	200:20
Account No. Representing: Directv			NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044				
Account No. xxxx xxxx xxxx 4573			Credit Card Purchases	T	T		
Creditor #: 16 First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117		J					216.56
Account No. xxxx xxxx xxxx 4504			Credit Card Purchases	T	T		
Creditor #: 17 First Savings Credit Card P.O. Box 5019 Sioux Falls, SD 57117		J					305.56
Sheet no. 3 of 8 sheets attached to Schedule of				Sub	tota	ıl	040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	943.38

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No
	Rita M. Daniel	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. Deficiency re: vehicle Creditor #: 18 **GE Custom Auto** х|Ј 3332 Walden Ave **Depew, NY 14043** 10,496.00 Account No. xxx0869 Misc Charges Creditor #: 19 **H Warfield** J 3111 W Martin Luther King Jr Blvd Tampa, FL 33607 1.049.00 Deficiency re: vehicle Account No. Creditor #: 20 **HSBC Auto Finance** X|JP.O. Box 19904 San Diego, CA 92177 11,999.00 **Credit Card Purchases** Account No. xxxx xxxx xxxx 6605 Creditor #: 21 **HSBC Card Services** J P.O. Box 80084 Salinas, CA 93912 39.00 Account No. xxxxxx4601 Medical Bill Creditor #: 22 Joliet Radiological Service Corp 36910 Treasury Center J Chicago, IL 60694-6900 29.00 Sheet no. 4 of 8 sheets attached to Schedule of Subtotal 23,612.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No
	Rita M. Daniel	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLLQULDAHED	DISPUTED	AMOUNT OF CLAIM
Account No.			Illinois Collection Service	Ť	T		
Representing: Joliet Radiological Service Corp			P.O. Box 646 Oak Lawn, IL 60454		D		
Account No. xx9005			Misc Charges				
Creditor #: 23 LVNV Funding LLC P.O. Box 941911 Houston, TX 77094		J					7,455.00
Account No.	┞		Misc Medical Bills	+	╀	┝	7,400.00
Creditor #: 24 Merchants Credit Guide Co 223 W Jackson Blvd Chicago, IL 60606		J	MISC MEDICAL DITS				695.00
Account No. xxxxxxx xxxxxx1666			Misc Charges	T	T	T	
Creditor #: 25 MH Pembroke, MC c/o NCO Financial Services 507 Prudential Road Horsham, PA 19044		J					523.00
Account No. xx1749	\vdash		Misc Charges	+	\vdash	\vdash	
Creditor #: 26 Newhorn Credit 6340 Castle Place D Indianapolis, IN 46250		J					2,277.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of	<u> </u>		<u> </u>	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				10,950.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	ŀΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NLIQUIDATED	D I S P U T E D	<u> </u>	AMOUNT OF CLAIM
Account No.			Deficiency re: vehicle	٦т	T E		Γ	
Creditor #: 27 Nuvell Credit Corp 17500 Chenel Parkway Little Rock, AR 72223	x	J			D			10,212.00
Account No. xxxxx4783			Misc Charges	Т	\Box	Т	T	
Creditor #: 28 Palisades Acquisition c/o Wolpoff & Abramson LLP 702 King Farm Drive Rockville, MD 20850		J						989.26
Account No. xxxx xxxx xxxx 1770	t		Credit Card - Originally Providian	十	T	t	†	
Creditor #: 29 Portfolio Recovery Associates LLC PO Box 12914 Norfolk, VA 23541		J						1,957.00
Account No. xxxxxxxxx xxxx2140			Medical Bill	\top	T	T	Ť	
Creditor #: 30 Prairie Emergency Services P.O. Box 635225 Cincinnati, OH 45263-0001		J						523.00
Account No.			HRRG				T	
Representing: Prairie Emergency Services			P.O. Box 189053 Plantation, FL 33318					
Sheet no. _6 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			Ţ	13,681.26

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case No
	Rita M. Daniel	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2HDLY			Misc Charges - Atmos Energy	T	E		
Creditor #: 31 Prof Finance Co 918 10th Street Greeley, CO 80631		J			D		239.00
Account No. DCxxxxxx4162			Medical Bill	Т			
Creditor #: 32 Provena - St Joseph Medical Ctr 333 N Madison Street Joliet, IL 60435		J					
							2,547.35
Account No. Representing: Provena - St Joseph Medical Ctr			Creditors Collection Bureau Inc P.O. Box 63 Kankakee, IL 60901				
Account No.			Deficiency re: vehicle	Π			
Creditor #: 33 TransSouth/Citi Auto 2208 Hwy 121 Bedford, TX 76021	x	J					3,627.00
Account No. xxxxxxxx1491			Misc Charges	T	T		
Creditor #: 34 TXU Energy P.O. Box 666565 Dallas, TX 75266		J					331.00
Sheet no. 7 of 8 sheets attached to Schedule of		_		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	6,744.35

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rickey D. Daniel,	Case N	lo
	Rita M. Daniel		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QUID	I S P U T E D	AMOUNT OF CLAIM
Account No. DA0123			Medical Bill	 	Ā		
Creditor #: 35 Valley View Dental Center 441 N Weber Road Romeoville, IL 60446		J			E D		1,042.00
4000	_	_	One die Oard Brench and a Laurenie 07 00 0000	╄	\vdash	-	1,012.00
Account No. xxxx xxxx xxxx 4630 Creditor #: 36 WN Strategies LLC c/o Blatt Hasenmiller Leibsker 125 S Wacker Dr # 400 Chicago, IL 60606		J	Credit Card Purchases Lawsuit 07 SC 8698 (originally Orchard Bank)				
							2,547.82
Account No.							
A account No.							
Account No.							
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt			3,589.82
			(Report on Summary of Sc		Γota dule		71,488.51

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B6G (Official Form 6G) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Kavita & Ravi Rajaratnam 10462 Harvest View Way San Diego, CA 92128 Rent with option to purchase regarding 2412 Durness Court, Crest Hill, Illinois \$ 1,300.00 per month

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B6H (Official Form 6H) (12/07)

In re	Rickey D. Daniel,	Case No.
	Rita M. Daniel	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Brenda Daniel 1472 Rancho Drive Oklahoma City, OK 73119

Brenda Daniel 1472 Rancho Drive Oklahoma City, OK 73119

Brenda Daniel 1472 Rancho Drive Oklahoma City, OK 73119

Danny Daniel 8290 N Linden Road Mount Morris, MI 48458

Danny Daniel 8290 N Linden Road Mount Morris, MI 48458

Danny Daniel 8290 N Linden Road Mount Morris, MI 48458

NAME AND ADDRESS OF CREDITOR

TransSouth/Citi Auto 2208 Hwy 121 Bedford, TX 76021

GE Custom Auto 3332 Walden Ave Depew, NY 14043

Customized Auto Credit P.O. Box 310W916 Barrington, IL 60010

Nuvell Credit Corp 17500 Chenel Parkway Little Rock, AR 72223

HSBC Auto Finance P.O. Box 19904 San Diego, CA 92177

CACH LLC 370 17th Street Denver, CO 80202

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B6I (Official Form 6I) (12/07)

	Rickey D. Daniel			
In re	Rita M. Daniel		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Forklift Operator				
Name of Employer	Pactiv	National Mate	erial Company		
How long employed	3 Years	9 Years			
Address of Employer	1100 Taylor Road Romeoville, IL 60446	1965 Pratt BL Elk Grove Vil	.vd lage, IL 60007		
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$ _	2,097.33	\$	2,905.07
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	2,097.33	\$	2,905.07
4. LESS PAYROLL DEDUC		Φ.	440.00	Φ.	
a. Payroll taxes and soci	ial security	\$ _	448.26	\$	692.12
b. Insurance		\$ <u>-</u>	306.02 0.00	\$ \$	236.17 0.00
c. Union duesd. Other (Specify):	Child Support	\$ -	325.00	\$ <u> </u>	0.00
d. Other (Specify):	401(k) loan	\$ _ \$ _	0.00	\$ <u></u>	128.79
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	1,079.28	\$	1,057.08
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	1,018.05	\$	1,847.99
7. Regular income from opera	ation of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement inco 13. Other monthly income	ome	\$ _	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	1,018.05	\$	1,847.99
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line	15)	\$	2,866	.04

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Rickey D. Daniel Rita M. Daniel		Case No.	
		Debtor(s)		·

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,300.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	225.00
b. Water and sewer	\$	40.00
c. Telephone	\$	0.00
d. Other Cell Phone	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	30.00 100.00
7. Medical and dental expenses	5	
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	300.00 50.00
10. Charitable contributions	\$ \$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	30.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	·	
a. Auto	\$	438.00
b. Other Second Vehicle Payment	\$	260.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,298.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,866.04
b. Average monthly expenses from Line 18 above	\$	3,298.00
c. Monthly net income (a. minus b.)	\$	-431.96

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Rickey D. Daniel Rita M. Daniel		Case No.	
		Debtor(s)	Chapter	7
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	December 21, 2007	Signature	/s/ Rickey D. Daniel Rickey D. Daniel
			Debtor Debtor
Date	December 21, 2007	Signature	/s/ Rita M. Daniel
			Rita M. Daniel Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Rickey D. Daniel			
In re	Rita M. Daniel		Case No.	
		Debtor(s)	Chapter	7
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,122.00	Debtor's 2007 Year to Date Income from Employment
\$31,602.00	Spouse's 2007 Year to Date Income from Employment
\$25,079.00	Debtor's 2006 Income from Employment
\$31,142.00	Spouse's 2006 Income from Employment
\$12,322.00	Debtor's 2005 Income from Employment
\$30,387.00	Spouse's 2005 Income from Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

•

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER WN Strategies LLC - 07 SC 8698	NATURE OF PROCEEDING Unpaid account	COURT OR AGENCY AND LOCATION Joliet, Will County, Illinois	STATUS OR DISPOSITION Judgment
Capital One Bank 07 SC 4435	Unpaid account	Joliet, Will County, Illinois	Judgment
Capital One Bank - 07 SC	Unpaid account	Joliet, Will County, Illinois	Judgment

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE John A. Reed Ltd. 63 W. Jefferson Street # 200 Joliet, IL 60432 DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
December 2007

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$600.00 retainer fee paid

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER PROPERTY

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1318 Cedarwood Drive # 103, Crest Hill, IL 60403 Rickey & Rita Daniel 2005 - 2006

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

■ Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 21, 2007	Signature	/s/ Rickey D. Daniel	
			Rickey D. Daniel Debtor	
Date	December 21, 2007	Signature	/s/ Rita M. Daniel	
		_	Rita M. Daniel Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Rickey D. Daniel Rita M. Daniel			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 IND	DIVIDUAL DEBT	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liab	oilities which includes del	ots secured by property o	f the estate.		
	I have filed a schedule of executory con	tracts and unexpired lease	es which includes person	al property subj	ect to an unexpir	ed lease.
	I intend to do the following with respect	t to property of the estate	which secures those deb	ts or is subject to	o a lease:	
Descri	iption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	Chevy Cavalier	AmeriCredit Finan	cial		Ü	X
2007	Ford Focus	HSBC Auto Financ	e		_	Х
Descri Proper		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	ıt		
Date	December 21, 2007	Signature	/s/ Rickey D. Daniel Rickey D. Daniel Debtor	<u> </u>		
Date	December 21, 2007	Signature	/s/ Rita M. Daniel Rita M. Daniel Joint Debtor			

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In re	Rickey D. Daniel Rita M. Daniel			Case No.		
111.10			Debtor(s)	Chapter	7	
	DISCLOSURE OI	F COMPENS	ATION OF ATTO	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and 1 compensation paid to me within one years terendered on behalf of the debtor(s) in	r before the filing	of the petition in bankruptc	y, or agreed to be pa	id to me, for services render	and that red or to
	For legal services, I have agreed to a				1,000.00	
	Prior to the filing of this statement I	have received		\$	600.00	
	Balance Due			\$	400.00	
2. \$	299.00 of the filing fee has been p	paid.				
3. T	The source of the compensation paid to n	ne was:				
	Debtor		Other (specify):			
4. T	The source of compensation to be paid to	me is:				
	Debtor		Other (specify):			
_	I have not agreed to share the abordirm.I have agreed to share the above-A copy of the agreement, together with the agreement of the agreement of the agreement.	disclosed compens	ation with a person or perso	ons who are not mem	bers or associates of my law	
a. b c.	n return for the above-disclosed fee, I ha . Analysis of the debtor's financial situa . Preparation and filing of any petition, . Representation of the debtor at the me . [Other provisions as needed] Negotiations with secured reaffirmation agreements a 522(f)(2)(A) for avoidance of	ation, and rendering schedules, statement eeting of creditors a creditors to reduce and applications	g advice to the debtor in detent of affairs and plan which and confirmation hearing, a uce to market value; ex as needed; preparation	ermining whether to n may be required; nd any adjourned he emption planning	file a petition in bankruptcy arings thereof; ; preparation and filing	of
7. B	By agreement with the debtor(s), the above Representation of the debte any other adversary proceeds	ors in any disch			es, relief from stay acti	ons or
		(CERTIFICATION			
	certify that the foregoing is a complete sankruptcy proceeding.	statement of any ag	greement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated:	December 21, 2007		/s/ John A. Reed			
		-	John A. Reed John A. Reed Ltd 63 W. Jefferson S Joliet, IL 60432			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.							
John A. Reed	X /s/ John A. Reed	December 21, 2007					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
63 W. Jefferson Street # 200							
Joliet, IL 60432							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Rickey D. Daniel							
Rita M. Daniel	X /s/ Rickey D. Daniel	December 21, 2007					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X /s/ Rita M. Daniel	December 21, 2007					
	Signature of Joint Debtor (if any)	Date					

United States Bankruptcy Court Northern District of Illinois

	Rickey D. Daniel				
In re	Rita M. Daniel	ita M. Daniel Debtor(s)		7	
		Debion(s)	Chapter		
	VE	ERIFICATION OF CREDITOR MA	TRIX		
		Number of C	Number of Creditors:		
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of creditor	s is true and	correct to the best of my	
Date:	December 21, 2007	/s/ Rickey D. Daniel Rickey D. Daniel			
		Signature of Debtor			
Date:	December 21, 2007	/s/ Rita M. Daniel			
		Rita M. Daniel			
		Signature of Debtor			

Advanced Family Dental P.C. 2241 Theodore Street Crest Hill, IL 60435

Alexian Brothers Med Center c/o Illinois Collection Service P.O. Box 646 Oak Lawn, IL 60454

AmeriCredit Financial P.O. Box 183853 Arlington, TX 76096

Assoc Pathologists of Joliet 330 N Madison St # 200A Joliet, IL 60435

Blitt & Gaines, P.C. 661 Glenn Ave Wheeling, IL 60090

Brenda Daniel 1472 Rancho Drive Oklahoma City, OK 73119

CACH LLC 370 17th Street Denver, CO 80202

Capital One Services P.O. Box 30285 Salt Lake City, UT 84130

Cardiology Interpretation II P.O. Box 432 Channahon, IL 60410

CBA 25954 Eden Landing Hayward, CA 94541

Ceceila M Hayes-Ruiz c/o Office of Attorney General P.O. Box 659791 San Antonio, TX 78265 Cortrust Bank P.O. Box 5431 Sioux Falls, SD 57117

Creditors Collection Bureau Inc P.O. Box 63 Kankakee, IL 60901

Customized Auto Credit P.O. Box 310W916 Barrington, IL 60010

Danny Daniel 8290 N Linden Road Mount Morris, MI 48458

Dependon Collection Service Inc. P.O. Box 5906 River Forest, IL 60305

Directv PO Box 6550 Greenwood Village, CO 80155-6550

First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117

First Savings Credit Card P.O. Box 5019 Sioux Falls, SD 57117

GE Custom Auto 3332 Walden Ave Depew, NY 14043

H Warfield 3111 W Martin Luther King Jr Blvd Tampa, FL 33607

HRRG P.O. Box 189053 Plantation, FL 33318 HSBC Auto Finance P.O. Box 19904 San Diego, CA 92177

HSBC Card Services P.O. Box 80084 Salinas, CA 93912

Illinois Collection Service P.O. Box 646 Oak Lawn, IL 60454

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Joliet Radiological Service Corp 36910 Treasury Center Chicago, IL 60694-6900

LVNV Funding LLC P.O. Box 941911 Houston, TX 77094

Merchants Credit Guide Co 223 W Jackson Blvd Chicago, IL 60606

MH Pembroke, MC c/o NCO Financial Services 507 Prudential Road Horsham, PA 19044

NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044

Newhorn Credit 6340 Castle Place D Indianapolis, IN 46250

Nuvell Credit Corp 17500 Chenel Parkway Little Rock, AR 72223 Palisades Acquisition c/o Wolpoff & Abramson LLP 702 King Farm Drive Rockville, MD 20850

Portfolio Recovery Associates LLC PO Box 12914 Norfolk, VA 23541

Prairie Emergency Services P.O. Box 635225 Cincinnati, OH 45263-0001

Prof Finance Co 918 10th Street Greeley, CO 80631

Provena - St Joseph Medical Ctr 333 N Madison Street Joliet, IL 60435

TransSouth/Citi Auto 2208 Hwy 121 Bedford, TX 76021

TXU Energy P.O. Box 666565 Dallas, TX 75266

Valley View Dental Center 441 N Weber Road Romeoville, IL 60446

WN Strategies LLC c/o Blatt Hasenmiller Leibsker 125 S Wacker Dr # 400 Chicago, IL 60606